

Form 5500-SF

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration
Pension Benefit Guaranty Corporation

Short Form Annual Return/Report of Small Employee Benefit Plan

This form is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA), and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500-SF.**

OMB Nos. 1210-0110
1210-0089

2023

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2023 or fiscal plan year beginning 06/01/2023 and ending 12/31/2023

- A** This return/report is for: a single-employer plan a multiple-employer plan (not multiemployer) (Pension Plan filers checking this box must attach Schedule MEP. Other plans must attach a list of participating employer information in accordance with the form instructions.)
- B** This return/report is the first return/report the final return/report
 an amended return/report a short plan year return/report (less than 12 months)
- C** Check box if filing under: Form 5558 automatic extension DFVC program
 special extension (enter description)
- D** If the plan is a collectively-bargained plan, check here ▶
- E** If this is a retroactively adopted plan permitted by SECURE Act section 201, check here ▶

Part II Basic Plan Information—enter all requested information

| | | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|------------------------------------------------|--------------|
| 1a Name of plan PETER D. AUSTIN & ASSOCIATES, INC 401(K) PLAN | | 1b Three-digit plan number (PN) ▶ | 004 |
| | | 1c Effective date of plan | 06/01/1994 |
| 2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) PETER D. AUSTIN & ASSOCIATES, INC. P.O. BOX 3009 WESTLAKE VILLAGE, CA 91359 | | 2b Employer Identification Number (EIN) | 95-3501761 |
| | | 2c Sponsor's telephone number | 818-769-4600 |
| | | 2d Business code (see instructions) | 541990 |
| 3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor. | | 3b Administrator's EIN | |
| | | 3c Administrator's telephone number | |
| 4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report. a Sponsor's name c Plan Name | | 4b EIN | |
| | | 4d PN | |
| 5a Total number of participants at the beginning of the plan year | 5a | | 4 |
| b Total number of participants at the end of the plan year..... | 5b | | 4 |
| c(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) | 5c(1) | | 4 |
| c(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) | 5c(2) | | 4 |
| d(1) Total number of active participants at the beginning of the plan year..... | 5d(1) | | 4 |
| d(2) Total number of active participants at the end of the plan year..... | 5d(2) | | 4 |
| e Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested..... | 5e | | 0 |

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.
Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including, if applicable, a Schedule SB or Schedule MB completed and signed by an enrolled actuary, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

| | | | |
|------------------|---------------------------------------------------|------------|--------------------------------------------------------------|
| SIGN HERE | Filed with authorized/valid electronic signature. | 04/04/2024 | PETER D. AUSTIN |
| | Signature of plan administrator | Date | Enter name of individual signing as plan administrator |
| SIGN HERE | Filed with authorized/valid electronic signature. | 04/04/2024 | PETER D. AUSTIN |
| | Signature of employer/plan sponsor | Date | Enter name of individual signing as employer or plan sponsor |

- 6a** Were all of the plan's assets during the plan year invested in eligible assets? (See instructions.)..... Yes No
- b** Are you claiming a waiver of the annual examination and report of an independent qualified public accountant (IQPA) under 29 CFR 2520.104-46? (See instructions on waiver eligibility and conditions.)..... Yes No
- If you answered "No" to either line 6a or line 6b, the plan cannot use Form 5500-SF and must instead use Form 5500.**
- c** If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)? Yes No Not determined
- If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____ (See instructions.)

| Part III Financial Information | | | |
|------------------------------------------------------------------------------------------------------|--------------|------------------------------|------------------------|
| 7 Plan Assets and Liabilities | | (a) Beginning of Year | (b) End of Year |
| a Total plan assets | 7a | 2146215 | 2138160 |
| b Total plan liabilities | 7b | 0 | 0 |
| c Net plan assets (subtract line 7b from line 7a) | 7c | 2146215 | 2138160 |
| 8 Income, Expenses, and Transfers for this Plan Year | | (a) Amount | (b) Total |
| a Contributions received or receivable from: | | | |
| (1) Employers | 8a(1) | 0 | |
| (2) Participants | 8a(2) | 97500 | |
| (3) Others (including rollovers) | 8a(3) | 0 | |
| b Other income (loss) | 8b | -29434 | |
| c Total income (add lines 8a(1), 8a(2), 8a(3), and 8b) | 8c | | 68066 |
| d Benefits paid (including direct rollovers and insurance premiums to provide benefits) | 8d | 76121 | |
| e Certain deemed and/or corrective distributions (see instructions) . | 8e | 0 | |
| f Administrative service providers (salaries, fees, commissions) | 8f | 0 | |
| g Other expenses | 8g | 0 | |
| h Total expenses (add lines 8d, 8e, 8f, and 8g) | 8h | | 76121 |
| i Net income (loss) (subtract line 8h from line 8c) | 8i | | -8055 |
| j Transfers to (from) the plan (see instructions) | 8j | 0 | |

| Part IV Plan Characteristics | |
|-------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 9a | If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions: 2E 2J 3D |
| b | If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions: |

| Part V Compliance Questions | | | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------|-----------|---------------|
| 10 During the plan year: | | Yes | No | Amount |
| a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program) | 10a | | X | |
| b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.) | 10b | | X | |
| c Was the plan covered by a fidelity bond? | 10c | | X | |
| d Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty? | 10d | | X | |
| e Were any fees or commissions paid to any brokers, agents, or other persons by an insurance carrier, insurance service, or other organization that provides some or all of the benefits under the plan? (See instructions.) | 10e | | X | |
| f Has the plan failed to provide any benefit when due under the plan? | 10f | | X | |
| g Did the plan have any participant loans? (If "Yes," enter amount as of year-end.) | 10g | | X | |
| h If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.) | 10h | | X | |
| i If 10h was answered "Yes," check the box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3 | 10i | | | |

Part VI Pension Funding Compliance

11 Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Schedule SB (Form 5500) and lines 11a and b below.) If this is a defined contribution pension plan, leave line 11 blank and complete line 12 below. Yes No

a Enter the unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 **11a**

b PBGC missed contribution reporting requirements. If the plan is covered by PBGC and the amount reported on line 11a is greater than \$0, has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

- Yes.
- No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.
- No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.
- No. Other. Provide explanation _____

12 Is this a defined contribution plan subject to the minimum funding requirements of section 412 of the Code or section 302 of ERISA? Yes No
 (If "Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.) If this is a defined benefit pension plan, leave line 12 blank and complete line 11 above.

a If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions, and enter the date of the letter ruling granting the waiver. Month _____ Day _____ Year _____

If you completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13.

b Enter the minimum required contribution for this plan year **12b**

c Enter the amount contributed by the employer to the plan for this plan year **12c**

d Subtract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left of a negative amount) **12d**

e Will the minimum funding amount reported on line 12d be met by the funding deadline? Yes No N/A

Part VII Plan Terminations and Transfers of Assets

13a Has a resolution to terminate the plan been adopted in any plan year? Yes No

a If "Yes," enter the amount of any plan assets that reverted to the employer this year. **13a**

b Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC? Yes No

c If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

| 13c(1) Name of plan(s): | 13c(2) EIN(s) | 13c(3) PN(s) |
|--------------------------------|----------------------|---------------------|
| | | |

Part VIII IRS Compliance Questions

14a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? Yes No

14b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).

- Design-based safe harbor method
- "Prior year" ADP test
- "Current year" ADP test
- N/A

15 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 06/30/2020 (MM/DD/YYYY) and the Opinion Letter serial number Q703912A.

Form 5500-SF

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Short Form Annual Return/Report of Small Employee Benefit Plan

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B This return/report is the first return/report the final return/report
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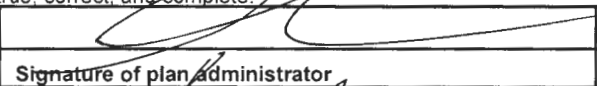

E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here ▶

Part II Basic Plan Information—enter all requested information

| | |
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| 1a Name of plan PETER D. AUSTIN & ASSOCIATES, INC 401(K) PLAN | 1b Three-digit plan number (PN) ▶ 004 |
| 2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) PETER D. AUSTIN & ASSOCIATES, INC. P.O. BOX 3009 WESTLAKE VILLAGE CA 91359 | 1c Effective date of plan 06/01/1994 |
| | 2b Employer Identification Number (EIN) 95-3501761 |
| | 2c Sponsor's telephone number 818-769-4600 |
| | 2d Business code (see instructions) 541990 |
| 3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor. | 3b Administrator's EIN |
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| 4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report. a Sponsor's name c Plan Name | 4b EIN |
| | 4d PN |
| 5a Total number of participants at the beginning of the plan year..... | 5a 4 |
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| c(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) | 5c(1) 4 |
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| d(1) Total number of active participants at the beginning of the plan year | 5d(1) 4 |
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| e Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested..... | 5e 0 |

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including, if applicable, a Schedule SB or Schedule MB completed and signed by an enrolled actuary, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

| | | | |
|-----------|-------------------------------------------------------------------------------------|------------|--------------------------------------------------------------|
| SIGN HERE |  | 04/04/2024 | PETER D. AUSTIN |
| | Signature of plan administrator | Date | Enter name of individual signing as plan administrator |
| SIGN HERE |  | 04/04/2024 | PETER D. AUSTIN |
| | Signature of employer/plan sponsor | Date | Enter name of individual signing as employer or plan sponsor |

Plan Specifications

Peter D. Austin & Associates, Inc 401k Plan

For the plan year 1/1/2023 through 12/31/2023

Employer:

Peter D. Austin & Associates, Inc.

Type of Entity

C Corporation

EIN: 95-3501761

TIN: 95-3501761

Plan #: 004

Dates:

Effective: 06/01/1994 Valuation: 12/31/2023 Year-end: 12/31/2023

Period beginning: 01/01/2023 and ending: 12/31/2023

Eligibility:

All employees except non-resident aliens, members of an excluded class, union.

Participation

| | Minimum Age | Months of Service | Hours Required | Employed on |
|-------------------|-------------|-------------------|----------------|-------------|
| Profit Sharing | 14 | 12 | 1000 | N/A |
| Salary Reduction | 21 | 0 | N/A | N/A |
| Employer Matching | 21 | 0 | N/A | N/A |

Entry Date

Profit Sharing

First day of 1st or 7th month of plan year on or next following eligibility satisfaction

Salary Reduction

Date on which eligibility satisfied

Employer Matching

Date on which eligibility satisfied

Allocation and Vesting:

Contribution Allocation

Vesting

— Active — — Terminated — — Deceased — — Disabled — — Retired —

| | Hours Required | Share | Hours Required | Share | Hours Required | Share | Hours Required | Share | Hours Required | Share |
|-------------------|----------------|-------|----------------|-------|----------------|-------|----------------|-------|----------------|-------|
| Profit Sharing | 1000 | Yes | 1000 | Yes | 1000 | Yes | 1000 | Yes | 1000 | 1000 |
| Salary Reduction | 0 | Yes | 0 | Yes | 0 | Yes | 0 | Yes | 0 | N/A |
| Employer Matching | 0 | Yes | 0 | Yes | 0 | Yes | 0 | Yes | 0 | 1000 |

Retirement:

Normal

Attainment of age 65 and completion of 5 years of participation.

Early

Not provided

Contribution Frequency:

Profit Sharing

Plan Year

Salary Reduction

Each Payroll Period

Employer Matching

Plan Year

Contribution:

Profit Sharing

There is no allocation for this period

***** TOP HEAVY MINIMUM ALLOCATION OF 3.00% OF COMPENSATION APPLIES *****

Salary Reduction

At participant's discretion.

Warning 401(a)(30) limit on salary deferrals exceeded by one or more participants. See Notes and Warnings report.

Plan Specifications

Peter D. Austin & Associates, Inc 401k Plan

For the plan year 1/1/2023 through 12/31/2023

Contribution: (cont)

Employer Matching
Matching Percent

There is no allocation for this period

Limitation Maximums

§415 Percent of compensation - 100% Dollar amount - \$57,000.00
 §404(a) Deductible employer contribution - 25% of total compensation
 §401(a)(17) Compensation - \$285,000.00
 §402(g) Deferral for calendar year - \$19,500 §414(v) Catch-up - \$6,500

Vesting:

Profit Sharing

100% Immediately

Employer Matching

100% Immediately

Vesting service includes all years of service

All other contribution source accounts are 100% vested at all times.
 Deceased and disabled participants are immediately 100% vested in all sources.

Pre-Retirement Death Benefit: None

Discrimination Test Assumptions:

| | |
|-----------------------------|------------------------------------------------------------------------------------|
| HCE Determination | Based on all employees |
| Otherwise Excludable | Otherwise Excludable HCEs are included with the Not Otherwise Excludable employees |
| 410(b)/401(a)(4) Testing | |
| Pre-Retirement | 8.5% Interest |
| Post-Retirement | U84 - 1984 Unisex at 8.5% interest |
| | Permissively Aggregated plans - tested separately |
| | Compensation used - Annual Compensation |
| Testing Service | Separate benefiting service for DC and for DB for Accrued-to-Date Method |
| ADP/ACP Testing | |
| 401(k) Test | Must Pass ADP and ACP Tests |
| NHCE Average Deferral % | Based on current year |
| NHCE Average Contribution % | Based on current year |
| Shifting | ADP shifted to ACP test |

Projection Assumptions:

| | |
|----------------|-------------|
| Normal Form | Lump Sum |
| Pre-Retirement | 5% Interest |

****Warning**** 401(a)(30) limit on salary deferrals exceeded by one or more participants. See Notes and Warnings report.

**PETER D. AUSTIN & ASSOCIATES, INC. 401 (K) PLAN
SUMMARY ANNUAL REPORT**

EIN 95-3501761
1/01/2023 TO 12/31/2023

This is a summary annual report for the above plan. The annual report (Series 5500) has been filed with the Internal Revenue Service, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

BASIC FINANCIAL STATEMENT

Benefits under the plan are provided by a trust fund.

Plan expenses for the period were \$ 76,121 . These expenses included \$ 0 in administrative expenses, \$ 76,121 in benefits paid to participants and beneficiaries, and \$ 0 in other expenses. A total of 8 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these people had yet earned the right to receive benefits.

The value of plan assets after subtracting plan liabilities was \$ 2,146,215 as at the beginning of the year, as compared to \$ 2,138,160 as at the end of the year. During the plan year, the plan experienced a decrease in its assets of \$ -8,055. This change included unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$ 68,066 including employer contributions of \$ 97,500 and earnings from investments of \$ -29,434.

MINIMUM FUNDING STANDARDS

The Plan is not subject to the minimum funding standards of ERISA.

YOUR RIGHTS TO ADDITIONAL INFORMATION

You have the right to receive a copy of the full annual report or any part thereof, on request. The items below are included in that report :

- Assets held for investment
- Transactions in excess of 3% of plan assets
- Insurance information including sales commissions paid by insurance carriers
- Actuarial information regarding the funding of the plan

To obtain a copy of the full annual report, or any part thereof, write or call the office of the Plan Administrator :

Peter D. Austin, FSA
Peter D. Austin & Associates, Inc.
P.O. Box 3009
Westlake Village CA 91362
818-769-1145

The charge to cover copying costs will be \$ 1.25 for the full annual report or \$ 0.25 per page for any part thereof.

You also have the right to receive from the Plan Administrator, on request at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or both. If you request a copy of the full annual report from the Plan Administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report (these portions are included without charge.

You also have the legally protected right to examine the annual report at the main office of the plan, at the above address and at the U.S. Department of Labor upon payment of copying costs. Requests to the Department of Labor should be addressed to : Public Disclosure Room, N4677, Pension and Welfare Benefit Programs, Department of Labor, 200 Constitution Avenue, N.W., Washington D.C. 20216.